

# Exhibit A

**Market Share of Top Four Health Insurance Companies, By Region, 2004-2014**  
**Based on Enrollments in All Plans\***

State/Region	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Alaska	100%	100%	99%	98%	98%	94%	96%	95%	94%	94%	100%
Alabama	91%	97%	95%	95%	95%	94%	95%	92%	90%	90%	100%
Arkansas	97%	96%	93%	90%	87%	85%	88%	86%	81%	81%	95%
American Samoa								100%	100%		
Arizona	64%	64%	63%	62%	65%	66%	68%	70%	70%	70%	73%
California	100%	99%	81%	80%	67%	88%	88%	82%	81%	86%	99%
Colorado	64%	66%	73%	76%	77%	76%	79%	79%	76%	76%	84%
Connecticut	86%	85%	82%	80%	81%	72%	67%	74%	79%	79%	98%
Delaware	73%	70%	90%	74%	71%	68%	68%	75%	75%	74%	99%
District of Columbia	83%	81%	74%	76%	75%	77%	83%	80%	78%	76%	100%
Florida	45%	47%	48%	61%	59%	56%	52%	51%	48%	46%	50%
Georgia	84%	77%	59%	56%	55%	47%	50%	52%	48%	49%	65%
Guatemala		12%	12%	12%	13%	13%	14%	13%	13%	14%	
Guam		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Hawaii	97%	97%	90%	93%	90%	88%	89%	88%	90%	88%	96%
Iowa	89%	94%	93%	92%	94%	94%	93%	92%	91%	88%	98%
Idaho	99%	97%	96%	95%	94%	93%	94%	93%	92%	90%	100%
Illinois	76%	76%	76%	75%	80%	81%	83%	82%	81%	80%	81%
Indiana	60%	57%	64%	79%	80%	79%	81%	79%	82%	81%	83%
Kansas	64%	63%	64%	64%	63%	61%	64%	62%	67%	56%	98%
Kentucky	66%	64%	65%	68%	65%	63%	66%	55%	55%	59%	83%
Louisiana	85%	85%	76%	79%	78%	70%	72%	67%	55%	59%	75%
Massachusetts	90%	84%	80%	78%	72%	72%	71%	59%	57%	57%	59%
Maryland	44%	43%	44%	52%	50%	49%	49%	52%	52%	51%	70%
Maine	96%	98%	90%	90%	86%	84%	85%	85%	82%	81%	100%
Michigan	61%	59%	59%	63%	59%	56%	55%	54%	56%	58%	59%
Minnesota	66%	61%	70%	71%	72%	70%	68%	59%	57%	56%	66%
Missouri	46%	47%	47%	51%	51%	52%	63%	67%	67%	68%	79%
Northern Mariana Islands			100%	100%	100%	100%	100%	100%	100%	100%	100%
Mississippi	100%	100%	72%	91%	89%	82%	85%	78%	80%	80%	100%
Montana	100%	99%	97%	94%	92%	88%	88%	88%	82%	81%	100%
North Carolina	87%	88%	86%	87%	85%	81%	85%	84%	82%	84%	98%
North Dakota	98%	98%	97%	97%	97%	96%	95%	95%	92%	88%	100%
Nebraska	92%	92%	88%	89%	89%	91%	92%	90%	86%	83%	95%
New Hampshire	96%	95%	88%	88%	85%	79%	76%	81%	79%	64%	89%
New Jersey	56%	45%	48%	48%	51%	55%	55%	52%	54%	51%	84%
New Mexico	90%	70%	68%	71%	68%	67%	65%	63%	61%	63%	87%
Nevada	74%	73%	79%	75%	75%	68%	73%	71%	71%	65%	77%
New York	49%	49%	49%	48%	49%	49%	47%	49%	50%	50%	51%
Ohio	66%	66%	62%	62%	63%	61%	62%	62%	64%	64%	65%
Oklahoma	89%	89%	85%	82%	83%	82%	84%	84%	83%	86%	90%
Oregon	72%	71%	71%	70%	66%	67%	63%	63%	61%	61%	68%
Other	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%
Pennsylvania	44%	44%	44%	40%	39%	39%	38%	37%	37%	36%	41%
Puerto Rico	85%	86%	84%	78%	79%	81%	81%	87%	87%	90%	90%
Rhode Island	84%	94%	94%	94%	93%	91%	91%	91%	89%	88%	91%
South Carolina	93%	89%	85%	81%	74%	70%	72%	74%	73%	77%	96%
South Dakota	92%	88%	86%	88%	84%	85%	83%	83%	81%	74%	92%
Tennessee	86%	87%	78%	84%	85%	85%	80%	79%	75%	75%	91%
Texas	48%	55%	52%	52%	55%	56%	55%	53%	52%	53%	45%
Utah	88%	83%	83%	86%	86%	79%	79%	77%	73%	65%	78%
Virginia	44%	57%	57%	57%	58%	57%	59%	66%	66%	66%	80%
Virgin Islands			100%	100%	100%	100%	100%	100%	99%	100%	
Vermont	100%	99%	96%	94%	92%	89%	91%	94%	85%	86%	100%
Washington	64%	64%	64%	64%	61%	59%	57%	57%	54%	55%	61%
Wisconsin	44%	45%	39%	36%	35%	35%	36%	37%	33%	33%	79%
West Virginia	79%	76%	66%	63%	60%	60%	59%	59%	61%	62%	82%
Wyoming	100%	100%	98%	98%	98%	97%	97%	95%	92%	96%	100%

Note: \*Includes enrollments for comprehensive (hospital and medical); Medicare supplement; vision; dental; federal; Title 18 & 19 Medicare; and other.

\*\*Blank indicates data are not available.

Source: NAIC Exhibit of Premiums, Enrollment, and Utilization.

**Market Share of Top Eight Health Insurance Companies, By Region, 2004-2014**  
**Based on Enrollments in All Plans\***

State/Region	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Alaska	100%	100%	100%	100%	100%	99%	99%	99%	99%	99%	100%
Alabama	100%	100%	99%	99%	99%	98%	99%	97%	97%	97%	100%
Arkansas	100%	100%	98%	95%	94%	93%	93%	92%	91%	93%	100%
American Samoa								100%	100%		
Arizona	85%	84%	82%	81%	81%	82%	82%	82%	81%	81%	87%
California	100%	100%	100%	99%	97%	98%	98%	96%	95%	96%	100%
Colorado	91%	91%	91%	91%	91%	92%	93%	94%	90%	91%	98%
Connecticut	97%	97%	95%	93%	93%	89%	87%	90%	92%	93%	100%
Delaware	91%	89%	96%	92%	92%	92%	92%	92%	91%	89%	100%
District of Columbia	95%	93%	89%	91%	91%	92%	96%	96%	94%	94%	100%
Florida	68%	67%	65%	74%	74%	72%	67%	66%	67%	67%	70%
Georgia	96%	95%	85%	84%	82%	74%	77%	77%	75%	77%	95%
Guatemala		18%	17%	18%	19%	19%	19%	18%	18%	19%	
Guam		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Hawaii	100%	100%	99%	99%	99%	98%	99%	99%	99%	99%	100%
Iowa	99%	99%	98%	98%	99%	99%	98%	98%	97%	96%	100%
Idaho	100%	100%	99%	98%	98%	98%	98%	98%	96%	96%	100%
Illinois	89%	88%	86%	87%	89%	90%	92%	91%	90%	90%	90%
Indiana	81%	80%	84%	93%	95%	94%	94%	93%	94%	94%	98%
Kansas	92%	90%	88%	85%	86%	86%	93%	90%	93%	91%	100%
Kentucky	88%	88%	84%	88%	87%	87%	87%	78%	79%	84%	99%
Louisiana	97%	96%	89%	91%	91%	87%	89%	88%	78%	81%	96%
Massachusetts	98%	97%	95%	95%	91%	90%	90%	83%	81%	81%	84%
Maryland	65%	64%	64%	70%	69%	71%	70%	73%	74%	75%	86%
Maine	100%	100%	99%	98%	98%	97%	98%	97%	94%	96%	100%
Michigan	76%	73%	74%	79%	76%	73%	75%	73%	74%	74%	78%
Minnesota	98%	94%	97%	97%	97%	96%	95%	88%	88%	87%	93%
Missouri	69%	65%	64%	68%	68%	70%	78%	80%	81%	82%	93%
Northern Mariana Islands			100%	100%	100%	100%	100%	100%	100%	100%	100%
Mississippi	100%	100%	99%	98%	97%	95%	96%	92%	93%	94%	100%
Montana	100%	100%	100%	99%	99%	98%	98%	97%	96%	97%	100%
North Carolina	96%	98%	93%	93%	93%	90%	93%	92%	91%	94%	100%
North Dakota	100%	100%	99%	99%	99%	99%	99%	99%	98%	99%	100%
Nebraska	100%	100%	98%	99%	99%	99%	99%	98%	97%	96%	100%
New Hampshire	100%	100%	97%	98%	97%	96%	96%	96%	94%	87%	100%
New Jersey	75%	67%	71%	72%	73%	75%	76%	75%	76%	74%	100%
New Mexico	100%	95%	94%	96%	94%	91%	89%	88%	86%	87%	100%
Nevada	93%	90%	95%	89%	87%	86%	87%	85%	87%	86%	94%
New York	70%	69%	70%	71%	72%	72%	71%	72%	72%	72%	74%
Ohio	81%	81%	76%	76%	77%	76%	77%	78%	79%	80%	84%
Oklahoma	100%	98%	95%	93%	93%	92%	93%	92%	92%	95%	99%
Oregon	92%	91%	90%	89%	88%	88%	87%	87%	84%	83%	88%
Other	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%
Pennsylvania	61%	60%	60%	57%	57%	57%	55%	54%	54%	53%	57%
Puerto Rico	100%	100%	100%	97%	96%	98%	98%	99%	99%	99%	99%
Rhode Island	100%	100%	100%	100%	100%	99%	99%	99%	99%	99%	100%
South Carolina	100%	99%	95%	93%	87%	83%	89%	90%	88%	90%	100%
South Dakota	100%	100%	99%	99%	99%	99%	99%	98%	96%	94%	100%
Tennessee	98%	97%	89%	93%	94%	93%	93%	91%	89%	90%	99%
Texas	65%	69%	66%	64%	66%	67%	68%	66%	66%	66%	61%
Utah	98%	96%	95%	95%	95%	94%	93%	92%	90%	86%	98%
Virginia	64%	72%	73%	74%	75%	75%	80%	84%	84%	84%	95%
Virgin Islands			100%	100%	100%	100%	100%	100%	100%	100%	100%
Vermont	100%	100%	100%	100%	99%	99%	99%	99%	99%	99%	100%
Washington	87%	87%	86%	86%	84%	84%	83%	83%	80%	80%	87%
Wisconsin	65%	67%	63%	61%	60%	58%	60%	59%	55%	56%	86%
West Virginia	99%	97%	89%	90%	88%	88%	87%	85%	86%	88%	100%
Wyoming	100%	100%	100%	100%	100%	99%	99%	99%	97%	99%	100%

Note: \*Includes enrollments for comprehensive (hospital and medical); Medicare supplement; vision; dental; federal; Title 18 & 19 Medicare; and other.

\*\*Blank indicates data are not available.

Source: NAIC Exhibit of Premiums, Enrollment, and Utilization.

**HHI Market Concentration, By Region, 2004-2014**  
 Based on Enrollments in All Plans\*

State/Region	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Alaska	6,469	5,897	5,307	5,122	4,958	4,212	4,401	5,148	5,053	5,037	10,000
Alabama	2,909	7,459	7,218	7,029	6,920	6,116	6,176	5,569	5,142	4,983	8,364
Arkansas	4,515	4,719	4,423	3,929	3,461	3,176	3,312	3,223	2,780	2,741	2,980
American Samoa									10,000	10,000	
Arizona	1,745	1,845	1,901	1,916	2,085	2,046	2,153	2,052	2,017	2,004	1,681
California	4,834	6,042	1,954	1,910	1,435	5,732	5,680	4,738	4,495	4,739	6,868
Colorado	1,647	1,769	2,135	2,210	2,341	2,264	2,385	2,312	1,530	1,562	2,102
Connecticut	2,321	2,383	2,728	2,520	2,512	2,014	1,817	2,561	2,993	2,719	8,073
Delaware	1,994	1,699	5,861	1,953	1,636	1,488	1,486	1,724	1,639	1,543	6,944
District of Columbia	1,997	1,919	1,645	1,861	1,912	2,014	2,654	2,460	2,382	2,019	4,239
Florida	732	892	995	1,445	1,311	1,148	975	947	855	767	867
Georgia	2,408	2,049	1,182	1,127	1,062	846	920	956	853	879	1,377
Guatemala		88	86	94	97	98	98	95	94	98	
Guam		10,000	10,000	9,999	9,998	10,000	10,000	9,994	9,980	10,000	10,000
Hawaii	5,019	4,984	4,310	4,069	3,825	3,650	3,633	3,568	4,044	3,953	4,672
Iowa	2,290	5,744	5,813	5,791	6,035	6,158	5,775	5,791	5,523	5,199	7,600
Idaho	4,331	5,845	3,113	3,356	3,730	3,880	4,191	4,395	4,150	3,804	4,828
Illinois	2,894	2,588	2,496	2,434	3,183	3,213	3,456	3,277	3,169	3,129	3,805
Indiana	1,198	1,070	1,655	2,520	2,699	3,003	3,083	3,008	3,575	3,349	3,828
Kansas	1,366	1,269	1,335	1,247	1,229	1,199	1,378	1,258	1,340	1,162	2,775
Kentucky	1,742	1,777	1,606	1,645	1,593	1,492	1,462	1,082	1,168	1,288	2,004
Louisiana	3,198	3,284	2,862	3,028	2,852	2,236	2,300	1,946	1,147	1,330	2,256
Massachusetts	2,980	2,231	2,249	2,200	2,005	1,807	1,765	1,165	1,115	1,138	1,210
Maryland	844	818	759	908	810	814	776	872	871	874	1,506
Maine	3,720	6,618	5,551	5,434	4,955	4,430	4,777	4,748	2,979	2,759	4,878
Michigan	1,542	1,435	1,450	1,571	1,209	1,115	1,082	1,010	1,063	1,092	1,265
Minnesota	1,469	1,321	1,576	1,569	1,548	1,470	1,423	1,174	1,147	1,128	1,360
Missouri	774	758	782	885	903	955	1,328	1,504	1,496	1,544	1,899
Northern Mariana Islands		10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Mississippi	4,496	4,705	1,617	6,353	5,719	3,857	3,677	2,967	3,277	3,179	6,618
Montana	5,765	5,737	5,976	6,355	5,890	4,338	4,655	4,471	4,465	4,198	5,087
North Carolina	3,323	3,457	3,615	3,693	3,435	3,361	3,956	3,831	3,674	3,827	7,067
North Dakota	5,611	5,652	5,647	5,693	5,524	5,520	4,427	4,286	3,955	4,806	6,902
Nebraska	3,818	4,030	4,074	4,094	4,079	4,210	3,798	3,701	3,112	2,335	3,189
New Hampshire	2,967	2,807	2,385	2,432	2,322	1,989	1,761	1,940	1,917	1,323	2,369
New Jersey	1,068	767	809	879	938	948	979	920	954	865	2,582
New Mexico	2,494	1,531	1,485	1,540	1,406	1,414	1,330	1,288	1,227	1,288	2,369
Nevada	1,722	1,651	2,007	1,781	1,842	1,621	1,690	1,737	1,715	1,502	2,193
New York	798	793	799	791	813	816	762	785	812	822	864
Ohio	1,311	1,302	1,228	1,203	1,197	1,133	1,129	1,133	1,189	1,208	1,253
Oklahoma	2,654	2,821	2,549	2,063	2,288	2,191	2,338	2,319	2,300	2,393	3,114
Oregon	1,763	1,728	1,794	1,858	1,524	1,533	1,357	1,299	1,216	1,214	1,501
Other	8,023	5,759	10,000	10,000		10,000	9,904	9,884	9,894	9,959	
Pennsylvania	820	754	736	609	594	594	561	535	527	498	624
Puerto Rico	2,519	2,572	2,176	1,993	2,229	2,454	1,891	3,234	3,236	4,802	4,812
Rhode Island	2,302	2,787	2,866	3,043	2,951	2,557	2,454	2,463	2,367	2,304	2,636
South Carolina	6,508	5,317	4,814	3,287	2,978	2,508	2,777	2,862	2,777	2,930	4,836
South Dakota	4,126	3,026	2,909	2,353	2,629	2,686	2,562	2,504	2,261	2,021	3,629
Tennessee	3,921	4,385	3,479	3,434	3,061	2,817	2,082	2,041	1,888	2,000	3,817
Texas	953	1,066	994	992	1,199	1,121	1,154	1,028	844	863	749
Utah	2,731	2,371	2,419	2,565	2,534	1,973	2,172	2,059	1,880	1,566	2,160
Virginia	693	1,251	1,243	1,240	1,201	1,108	1,140	1,453	1,418	1,418	1,992
Virgin Islands		10,000	9,841	9,604	8,498	5,874	8,153	3,698	7,246		
Vermont	5,000	4,901	4,796	4,329	3,767	3,242	3,019	3,041	2,460	2,638	4,626
Washington	1,254	1,244	1,241	1,223	1,155	1,081	1,036	1,030	971	981	1,163
Wisconsin	719	751	632	571	553	536	555	561	501	518	3,133
West Virginia	2,364	1,933	1,553	1,428	1,393	1,309	1,284	1,246	1,314	1,331	2,200
Wyoming	7,717	7,337	6,881	6,328	6,491	6,610	6,392	6,606	6,108	4,202	4,856

Note: \*Includes enrollments for comprehensive (hospital and medical); Medicare supplement; vision; dental; federal; Title 18 & 19 Medicare; and other.

\*\*Blank indicates data are not available.

\*\*\*HHI < 1,500 is unconcentrated (white); 1,500 ≤ HHI ≤ 2,500 is moderately concentrated (yellow); HHI > 2,500 is highly concentrated (orange).

**Market Share of Top Four Health Insurance Companies, By Region, 2004-2014**  
**Based on Enrollments in Comprehensive (Hospital & Medical) Plans\***

State/Region	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Alaska	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Alabama	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Arkansas	100%	99%	99%	97%	98%	98%	97%	96%	97%	97%	99%
American Samoa											
Arizona	85%	83%	81%	78%	78%	82%	87%	89%	90%	90%	100%
California		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Colorado	75%	78%	79%	75%	79%	80%	83%	85%	84%	83%	90%
Connecticut	91%	91%	88%	88%	89%	87%	83%	87%	85%	88%	96%
Delaware	83%	91%	90%	92%	93%	96%	97%	96%	96%	96%	100%
District of Columbia	80%	81%	73%	70%	71%	72%	85%	87%	92%	96%	100%
Florida	62%	63%	65%	65%	66%	66%	63%	64%	64%	64%	63%
Georgia	90%	87%	85%	83%	80%	79%	78%	71%	68%	67%	71%
Guatemala		13%	13%	13%	14%	15%	15%	15%	15%	15%	
Guam		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Hawaii	100%	100%	97%	97%	95%	95%	98%	99%	99%	99%	100%
Iowa	97%	95%	96%	94%	96%	96%	95%	95%	95%	95%	100%
Idaho	100%	100%	99%	99%	98%	99%	99%	99%	99%	98%	100%
Illinois	79%	88%	90%	89%	90%	91%	94%	95%	95%	95%	97%
Indiana	71%	80%	88%	89%	96%	96%	97%	94%	95%	97%	99%
Kansas	82%	72%	69%	68%	73%	74%	92%	93%	94%	90%	100%
Kentucky	95%	96%	96%	97%	99%	99%	98%	94%	94%	95%	97%
Louisiana	93%	94%	93%	92%	93%	95%	96%	97%	97%	95%	95%
Massachusetts	93%	88%	88%	87%	82%	79%	77%	75%	72%	70%	67%
Maryland	69%	69%	68%	73%	77%	82%	83%	85%	85%	80%	94%
Maine	99%	100%	99%	98%	99%	100%	100%	100%	100%	100%	100%
Michigan	79%	83%	84%	94%	94%	94%	94%	88%	87%	85%	85%
Minnesota	89%	89%	92%	92%	93%	92%	92%	93%	94%	93%	94%
Missouri	63%	61%	55%	60%	65%	69%	78%	88%	90%	90%	92%
Northern Mariana Islands			100%	100%	100%	100%	100%	100%	100%	100%	100%
Mississippi	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Montana	100%	100%	100%	100%	99%	99%	98%	99%	99%	100%	100%
North Carolina	94%	98%	98%	97%	96%	97%	97%	97%	97%	97%	100%
North Dakota	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Nebraska	100%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%
New Hampshire	100%	99%	97%	96%	93%	90%	89%	93%	94%	96%	100%
New Jersey	76%	69%	77%	72%	74%	74%	75%	76%	77%	74%	97%
New Mexico	100%	93%	90%	100%	96%	98%	93%	90%	91%	92%	100%
Nevada	81%	82%	88%	80%	82%	86%	88%	86%	87%	83%	91%
New York	55%	56%	57%	58%	61%	63%	61%	63%	62%	62%	60%
Ohio	75%	75%	79%	80%	80%	81%	80%	82%	82%	83%	90%
Oklahoma	96%	95%	94%	87%	84%	83%	84%	86%	88%	91%	95%
Oregon	75%	75%	77%	78%	77%	79%	79%	80%	81%	82%	82%
Other	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%
Pennsylvania	55%	60%	62%	62%	61%	62%	56%	52%	51%	50%	51%
Puerto Rico	97%	98%	97%	92%	92%	99%	100%	100%	99%	99%	99%
Rhode Island	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
South Carolina	98%	97%	99%	98%	96%	97%	100%	100%	100%	99%	100%
South Dakota	100%	100%	97%	97%	97%	98%	99%	99%	97%	97%	100%
Tennessee	94%	95%	92%	92%	91%	93%	95%	94%	94%	96%	100%
Texas	60%	74%	75%	71%	71%	71%	73%	70%	73%	77%	51%
Utah	97%	98%	98%	98%	99%	98%	99%	99%	99%	98%	100%
Virginia	47%	62%	64%	65%	66%	67%	73%	75%	75%	73%	95%
Virgin Islands							100%	100%	100%	100%	
Vermont	100%	100%	100%	100%	99%	100%	100%	100%	100%	100%	100%
Washington	78%	79%	78%	78%	77%	79%	78%	78%	75%	77%	84%
Wisconsin	46%	44%	43%	42%	45%	46%	46%	46%	46%	48%	64%
West Virginia	97%	86%	93%	96%	96%	96%	97%	98%	97%	97%	100%
Wyoming	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Note: \*Includes enrollments for comprehensive (hospital and medical); Medicare supplement; vision; dental; federal; Title 18 & 19 Medicare;

\*\*Blank indicates data are not available.

Source: NAIC Exhibit of Premiums, Enrollment, and Utilization.

**Market Share of Top Eight Health Insurance Companies, By Region, 2004-2014**  
**Based on Enrollments in Comprehensive (Hospital & Medical) Plans\***

State/Region	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Alaska	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Alabama	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Arkansas	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
American Samoa											
Arizona	100%	98%	98%	96%	96%	98%	100%	100%	100%	100%	100%
California		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Colorado	94%	95%	95%	90%	92%	94%	96%	96%	96%	96%	99%
Connecticut	100%	100%	100%	100%	100%	99%	99%	100%	100%	100%	100%
Delaware	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%
District of Columbia	99%	99%	97%	96%	91%	91%	98%	99%	99%	100%	100%
Florida	84%	83%	84%	83%	83%	83%	83%	83%	82%	82%	81%
Georgia	98%	96%	95%	95%	96%	97%	96%	95%	95%	92%	97%
Guatemala		20%	21%	21%	22%	23%	23%	23%	23%	23%	23%
Guam		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Hawaii	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Iowa	99%	99%	99%	100%	100%	100%	100%	100%	100%	100%	100%
Idaho	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Illinois	96%	97%	97%	97%	97%	97%	99%	99%	99%	99%	100%
Indiana	94%	96%	98%	98%	99%	99%	100%	99%	99%	100%	100%
Kansas	99%	96%	96%	97%	96%	98%	100%	100%	100%	100%	100%
Kentucky	100%	100%	100%	100%	100%	100%	100%	99%	100%	100%	100%
Louisiana	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Massachusetts	99%	98%	98%	98%	97%	95%	94%	91%	90%	90%	87%
Maryland	95%	96%	97%	96%	96%	96%	96%	96%	96%	94%	100%
Maine	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Michigan	96%	98%	98%	99%	99%	99%	99%	95%	95%	93%	93%
Minnesota	100%	100%	100%	100%	100%	100%	100%	99%	100%	100%	100%
Missouri	89%	89%	85%	89%	90%	93%	96%	98%	99%	99%	99%
Northern Mariana Islands			100%	100%	100%	100%	100%	100%	100%	100%	100%
Mississippi	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Montana	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North Carolina	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North Dakota	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Nebraska	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
New Hampshire	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
New Jersey	95%	91%	94%	94%	95%	94%	96%	97%	97%	94%	100%
New Mexico	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Nevada	96%	95%	98%	91%	94%	96%	97%	98%	97%	94%	100%
New York	79%	80%	81%	83%	84%	84%	85%	87%	88%	88%	88%
Ohio	90%	90%	92%	92%	92%	93%	91%	94%	94%	94%	100%
Oklahoma	100%	100%	100%	99%	98%	98%	100%	100%	100%	100%	100%
Oregon	98%	99%	98%	98%	98%	98%	99%	99%	99%	99%	99%
Other	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%
Pennsylvania	78%	79%	82%	82%	82%	83%	80%	79%	79%	78%	79%
Puerto Rico	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Rhode Island	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
South Carolina	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
South Dakota	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Tennessee	100%	100%	99%	99%	99%	99%	99%	99%	99%	99%	100%
Texas	78%	86%	86%	82%	82%	84%	85%	83%	85%	87%	74%
Utah	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Virginia	75%	82%	83%	84%	84%	85%	90%	92%	93%	93%	100%
Virgin Islands							100%	100%	100%	100%	100%
Vermont	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Washington	92%	93%	93%	93%	93%	94%	95%	96%	92%	93%	98%
Wisconsin	72%	72%	71%	71%	72%	73%	74%	75%	74%	75%	81%
West Virginia	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Wyoming	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Note: \*Includes enrollments for comprehensive (hospital and medical); Medicare supplement; vision; dental; federal; Title 18 & 19 Medicare;

\*\*Blank indicates data are not available.

Source: NAIC Exhibit of Premiums, Enrollment, and Utilization.

**HHI Market Concentration, By Region, 2004-2014**  
 Based on Enrollments in Comprehensive (Hospital & Medical) Plans\*

State/Region	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Alaska	10,000	9,942	9,949	9,543	9,153	8,586	8,388	8,542	8,635	8,462	
Alabama	2,942	9,122	9,264	9,311	9,356	9,355	9,298	9,255	9,262	9,274	9,274
Arkansas	5,041	5,411	5,734	5,298	4,733	4,406	4,360	4,333	4,340	4,305	4,781
American Samoa											
Arizona	2,444	2,426	2,816	2,720	3,051	3,806	4,724	4,875	5,000	5,103	6,240
California		5,870	7,927	8,373	10,000	9,765	9,601	9,240	9,178	8,865	8,449
Colorado	1,950	2,253	2,405	2,294	2,462	2,631	3,103	3,167	3,012	2,988	3,332
Connecticut	2,467	3,119	3,127	3,317	3,415	3,235	2,522	2,642	2,735	2,830	3,416
Delaware	2,670	3,464	3,747	3,899	4,222	4,766	4,812	4,602	4,681	4,669	6,049
District of Columbia	1,853	1,851	1,618	1,613	1,630	1,612	2,217	2,321	2,621	2,759	5,379
Florida	1,233	1,304	1,657	1,854	1,914	1,865	1,698	1,801	1,933	1,876	1,804
Georgia	2,892	2,504	2,433	2,266	2,079	2,000	1,929	1,604	1,544	1,471	1,634
Guatemala		108	115	118	127	137	139	137	143	153	
Guam		10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Hawaii	5,228	5,162	4,960	4,219	4,207	4,236	4,189	4,144	4,725	4,638	4,738
Iowa	3,795	4,355	4,450	4,461	4,610	4,989	4,781	4,593	4,756	4,683	5,926
Idaho	5,261	8,688	5,035	4,692	4,556	4,511	4,439	4,265	4,188	4,338	5,639
Illinois	2,005	5,318	5,601	5,318	5,606	5,901	6,427	6,530	6,430	6,341	7,549
Indiana	1,937	2,285	3,773	4,097	5,626	5,385	5,577	5,526	5,779	6,029	6,373
Kansas	1,925	1,595	1,487	1,493	1,698	1,819	2,603	2,676	2,644	2,457	6,687
Kentucky	3,004	3,218	4,304	4,634	4,932	4,957	4,979	3,892	4,515	4,437	4,090
Louisiana	3,388	3,619	4,427	4,511	4,364	4,283	4,468	4,654	4,743	4,453	4,464
Massachusetts	3,203	2,626	2,727	2,623	2,327	2,180	1,982	1,835	1,729	1,765	1,618
Maryland	1,496	1,565	1,560	1,781	1,945	2,170	2,186	2,320	2,390	2,257	3,821
Maine	4,924	6,087	6,063	5,999	5,544	5,682	6,088	5,896	5,555	4,803	8,483
Michigan	2,342	2,528	2,577	2,941	3,079	3,052	2,898	2,511	2,517	2,486	2,477
Minnesota	2,239	2,440	2,721	2,715	2,722	2,676	2,633	2,367	2,432	2,419	2,458
Missouri	1,286	1,236	1,083	1,190	1,313	1,476	2,429	2,713	2,837	2,948	2,791
Northern Mariana Islands			10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Mississippi	8,417	9,735	10,000	9,875	9,791	8,311	9,629	9,487	9,453	9,072	9,231
Montana	6,645	7,421	7,608	6,939	6,339	5,694	5,520	5,430	6,103	5,891	10,000
North Carolina	4,550	5,318	6,046	6,597	7,208	7,531	7,749	7,523	7,613	7,573	7,672
North Dakota	9,170	8,961	8,882	8,858	8,541	8,514	8,661	8,842	8,688	8,655	9,955
Nebraska	6,063	6,118	6,318	6,412	6,747	7,101	7,026	7,072	7,363	7,414	8,464
New Hampshire	3,514	3,129	2,862	2,771	2,573	2,397	2,372	2,692	3,005	2,926	5,129
New Jersey	1,938	1,537	2,011	1,831	1,951	1,956	1,919	1,877	2,010	2,591	2,707
New Mexico	3,333	2,387	2,298	3,222	3,191	3,507	2,885	2,507	2,436	2,879	3,854
Nevada	3,281	3,255	3,631	3,146	3,536	3,838	3,885	3,752	3,777	2,897	4,408
New York	1,008	1,041	1,088	1,117	1,214	1,259	1,135	1,197	1,189	1,191	1,188
Ohio	2,090	2,208	2,697	2,733	2,775	2,767	2,751	2,899	2,940	2,997	3,480
Oklahoma	3,427	3,888	4,121	3,161	3,098	3,344	3,645	3,864	4,119	4,451	3,763
Oregon	1,866	1,940	2,015	2,112	1,924	1,969	1,910	1,946	1,959	2,052	2,063
Other	9,778	5,705	10,000	10,000		10,000	9,904	9,884	9,894	9,959	
Pennsylvania	1,025	1,132	1,299	1,312	1,270	1,273	1,084	976	991	958	944
Puerto Rico	3,776	3,627	3,307	3,109	3,061	5,099	5,255	5,315	5,195	5,026	5,041
Rhode Island	5,435	7,153	7,543	7,978	7,865	8,067	8,467	9,128	8,880	8,907	9,801
South Carolina	4,362	4,496	4,750	4,984	4,848	5,088	5,496	5,553	5,532	5,628	6,505
South Dakota	3,956	4,852	4,443	3,266	4,476	4,479	4,102	4,095	4,069	3,981	4,011
Tennessee	5,276	6,082	5,695	6,075	6,606	7,112	6,147	6,226	6,310	6,576	7,990
Texas	1,351	2,627	2,836	2,701	2,856	3,130	3,472	3,240	3,517	3,939	989
Utah	3,516	3,714	3,678	3,682	3,734	3,889	4,469	4,409	4,239	4,086	4,167
Virginia	870	1,908	1,999	2,014	1,986	1,955	2,161	2,182	2,200	2,156	3,839
Virgin Islands							10,000	10,000	10,000	7,209	
Vermont	4,094	4,018	4,244	3,675	3,297	2,938	3,057	3,373	3,739	3,870	5,461
Washington	1,945	1,961	1,995	1,965	1,859	1,805	1,733	1,719	1,617	1,709	1,999
Wisconsin	837	812	802	788	815	828	838	855	846	877	1,968
West Virginia	3,525	3,018	3,463	3,774	4,090	4,244	4,403	4,541	5,537	5,192	5,137
Wyoming	6,920	6,491	6,333	5,554	5,825	6,008	5,920	6,408	6,597	6,884	7,740

Note: \*Includes enrollments for comprehensive (hospital and medical); Medicare supplement; vision; dental; federal; Title 18 & 19 Medicare;

\*\*Blank indicates data are not available.

\*\*\*HHI < 1,500 is unconcentrated (white); 1,500 ≤ HHI ≤ 2,500 is moderately concentrated (yellow); HHI > 2,500 is highly concentrated (orange).

Source: NAIC Exhibit of Premiums, Enrollment, and Utilization.